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September 19, 2005

FDIC San Francisco Regional Office
John F. Carter, Director
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am writing to ask for your support in keeping Wal-Mart out of banking. Wal-Mart has a history of destabilizing communities by driving local companies out of business.

My wife works for a small independent community bank and the presence of Wal-Mart will hurt our family and the other businesses in our surrounding rural communities.

Please deny their application for an industrial loan company (ILC) charter.

Sincerely,



William R Woodarek